

ATTACHMENT 6

SECRETARY OF STATE



CERTIFICATE OF EXISTENCE WITH STATUS IN GOOD STANDING

I, DEAN HELLER, the duly elected and qualified Nevada Secretary of State, do hereby certify that I am, by the laws of said State, the custodian of the records relating to filings by corporations, non-profit corporations, corporation soles, limited-liability companies, limited partnerships, limited-liability partnerships and business trusts pursuant to Title 7 of the Nevada Revised Statutes which are either presently in a status of good standing or were in good standing for a time period subsequent of 1976 and am the proper officer to execute this certificate

I further certify that the records of the Nevada Secretary of State, at the date of this certificate, evidence, **BUZZ TELECOM CORPORATION**, as a corporation duly organized under the laws of Nevada and existing under and by virtue of the laws of the State of Nevada since June 18, 2002, and is in good standing in this state

IN WITNESS WHEREOF I have hereunto set my hand
and affixed the Great Seal of State at my office in
Carson City, Nevada on February 13, 2003

DEAN HELLER
Secretary of State

By

Certification Clerk

BUSOP 06244

ATTACHMENT 7

Business Options, Inc.
8380 Louisiana Street
Merrillville, Indiana 46410-6312

December 9, 2002

Peter Wolfe
445 12th St SW
Washington, DC 20554

Dear Mr Wolfe

I am faxing the responses as you requested. We will be sending over the state complaints as soon as we receive them.

If you having questions, comments or concerns, please contact me at 219-756-5320

Respectfully,



Shannon Dennie

Dir Of Corporate Affairs

Business Options Responses

1. Business Options was incorporated in the State of Illinois on March 15, 1992. The company is privately held and does not own any property in any state.

Owners, Directors and Officers:

Kurtis Kintzel	70% owner	President/COB
Keanan Kintzel	28% owner	Secretary/Treasurer/Director

2 Certificate of Authority from the State of Illinois is attached

3 During this period no one representing BOI has changed the preferred carrier as specified in the complaints in Attachment A

4 The telemarketing sales script along with instructions to telemarketers are attached

5 During this time period there was a day shift and a night shift. Each shift had approximately 40 employees and had 3 managers. All of these employees were Business Options employees.

6. Telemarketers are monitored daily. However, individuals are not notified when they will be monitored. Please see attached letter from the Vice President of Administration for our policy on employees failing to adhere to BOI policies and procedures. Also included is the Policy Letter dated October 3, 2002.

For questions 7-11 please see attached letter from VP of Administration

Gene Chill
Vice President of Administration
Buzz Telecom
838380 Louisiana Street
Merrillville, IN 46410
(219) 756-5320
gchill@ebuzz.bz

4 December 2002

To Whom It May Concern:

As the senior employee over all Human Resource matters at Buzz Telecom, I am happy to forward the answers to questions as of our legal department by the FCC.

Question 7: I do have only one single such instance of the misrepresentation described in this point, and this occurred over five months ago. Our tape auditor caught this example and it did not result in a sale. I have no means by which I can retrieve the documents related to this situation as I don't recall even the representative involved. Any such instance, depending on how flagrant, would result in immediate suspension or termination.

Question 8. I have reviewed no such examples as described in this question.

Question 9. Our telemarketers alert the customer that the verifiers are there to assure that the representative is doing their job correctly; I have seen no examples where it is suggested the reps job would be lost based on the verification outcome.

Question 11. We terminated a Melissa Gnssom in May, 2002, for violations that most closely approximate what is described in your questionnaire. This woman in fact sought to be rehired in late October but this was declined.

Warmly,

Gene Chill



To all to whom these Presents Shall Come, Greeting:

I, George H. Ryan, Secretary of State of the State of Illinois,
do hereby certify that

BUSINESS OPTIONS, INC., A DOMESTIC CORPORATION, INCORPORATED UNDER THE LAWS OF THIS STATE MARCH 8, 1993, APPEARS TO HAVE COMPLIED WITH ALL THE PROVISIONS OF THE BUSINESS CORPORATION ACT OF THIS STATE RELATING TO THE FILING OF ANNUAL REPORTS AND PAYMENT OF FRANCHISE TAXES, AND AS OF THIS DATE, IS IN GOOD STANDING AS A DOMESTIC CORPORATION IN THE STATE OF ILLINOIS*****

PAUL D. PATE
Secretary of State
FILED
Date 3-27-96
Time 10:53
Receipt W165248

In Testimony Whereof, *I hereby set*

my hand and cause to be affixed the Great Seal of
the State of Illinois this 22ND
day of MARCH 24 19 96



George H. Ryan

SECRETARY OF STATE

**POLICY LETTER
BUZZ TELECOM**

November 8, 1993R

August 4, 1995R

October 11, 2000R

October 3, 2002

All Sales Personnel
All Exec's
Qual Division
Delivery Division

**"Our Relationship With Long Distance
Carriers and Local Exchange Carriers"**

We at Buzz Telecom are not agents of AT&T, Illinois Bell, Ameritech, Verizon or any or other long distance or local exchange carrier. Buzz Telecom is a switch less long distance carrier with it's own license and tariffed products to market. We are not contracted by any carriers to do this for them.

Any misrepresentation by a Buzz Telecom employee that we are agents or part of a major or local carrier (AT&T, Sprint, MCI, LCI, Verizon, Ameritech, etc.) is cause for immediate dismissal

Any misrepresentation endangers our company and thus the livelihood of every employee of the company. DO NOT take it lightly. If you witness any misrepresentation, report it immediately. It could very well be your own job and paycheck that you are saving.

Employee writes "I have read and understand this Policy Letter"

Employee's Signature

Date

Witness Signature

Date

William Brzycki
Vice President of Administration

For and approved by the
Chairman of the Board

5

**POLICY LETTER
BUZZ TELECOM**

April 24, 2002

May 15, 2002 R

Inside Sales Rep Hat

"STANDARD SALES PITCH"

US Bell has been in business nearly ten years. We have experimented with many sales pitches over that time and created a sales pitch that produces new customers. The quantity and quality of orders produced are excellent. When sales Reps start changing the sales pitch, the following happens:

- They knowingly or unknowingly give the customer incorrect information;
- New and/or low producing Sales Reps start saying the same or similar things;
- The ratio of orders to verified orders ("submit percentage") decreases;
- Cancels after a month increase;
- Customer Service refunds increase;
- Legal complaints increase;
- Legal expenses are incurred;
- And sometimes we are asked to not sell in a certain state.

For these reason, US Bell will hereafter have only one sales pitch that all Reps will use. This pitch will be referred to as the "Standard Sales Pitch". Additionally, the objection handlings attached are the only approved handlings. If a Rep believes the script or the objection handlings can be improved, they may submit in writing a request to the COB via Executive Council to have their improvements reviewed. ~~Only the~~ COB may approve the script to be changed.

The approved Standard Sales Pitch and Standard Objection Handlings are signed and distributed Sales Directives.

Kurtis Kintzel
COB

Written for and approved by the Executive
Council and Chairman of the Board

Standard Sales Pitch

April 24, 2002

May 15, 2002r

Hello, may I please speak with the person in charge of the telephone bill, Mr /Mrs. ____?

Hi, how are you today? *(attempt to get in communication with the customer here on subjects other than telecommunications)*

My name is _____ and I am calling from Business Options to inform you that you are qualified to receive the Super Saver. The Supersaver may save you 25% - 50% on your long distance calls. You were selected for the savings because customers in your area have an excellent record with our company

The Supersaver will lower your state to state rates down to 5 9 cents per minutes 24 hours per day, 7 days per week. The Business Options Supersaver is GUARANTEED to be one of the lowest rates in the telecommunications industry, especially compared to the 10-15 cents per minute you might be paying. Also, instead of paying almost \$10 00 in your monthly service fee like many people in the country, the Supersaver is only \$4 90 /month

In order to receive the savings, what will simply happen is that Business Options will be handling all your long distance calls, including your local long distance calls. You will only have one phone bill for your local and long distance calls because we utilize your local telephone company for billing

Will you be available in the next 15-20 minutes? The reason I ask is, a verifier will be giving you a quick call to verify that you are giving Business Options permission to change the long distance for (____) ____ - _____. They will also make sure that you understand that Business Options is not your local phone company, you understand that you are guaranteed to receive 5 9 cents per minute on your state to state calls, and that your monthly fee will only be \$4 90, okay?

Now when they call, they are not permitted to answer any questions. So, do you have any questions for me?

Okay, congratulations on being selected for the Business Options Supersaver and I hope you enjoy the savings


Kamna Reillo
Director of Sales Training

The Business Options Supersaver Objection Handlings

April 26, 2002 revised

I am not interested...

- I understand how you feel, most people call wanting you to spend money. I'm calling to show you how you can save money. *Back to pitch...*
- If I could show you how to save money every month, then would you be interested? *Back to pitch...*
- I understand that you are very busy, if you could give me 2 minutes I can show you how to save money. *Back to pitch...*

Who is Business Options?

- I am glad you asked, Business Options is a nationwide phone company. We have provided over 1/2 million customers with service over the past ten years. *Back to pitch...*
- We are a nationwide telephone company that provides savings to small businesses and we are now also passing those same savings to residential customers like you. *Back to pitch...*
- We are a national phone company that for the past ten years has saved over 1 1/2 million customers money on their phone bill. *Back to pitch...*

I pay less per minute...

- How many average phone calls do you make per month?
- What kind of time restrictions do you have? *Back to pitch...*
- What is your monthly service fee? *Back to pitch...*
- What are your state-to-state rates? *Back to pitch...*

I don't have a monthly service fee...

- What is your price per minute?

I don't make any long distance calls...

- Do you have friends or family living outside your state? *Back to pitch...*
- Do you call other towns or cities in your own state? *Back to pitch...*
- Do you know what your currently paying for monthly service? *Back to pitch...*

Are you a telemarketer?

- I am a professional sales representative. *Back to pitch.*
- I am a professional chair sitter. *Back to pitch...*

I don't want to change my local phone service...

- We are not your local phone company. *Back to pitch...*

Can you send me something...

- Our firm spends its money on professional sales reps like myself to answer your questions personally. What questions do you have? *Back to pitch...*
- Your savings will appear on your local phone bill in a few months. *Back to pitch...*

Are There Any Other Fees or Charges?

- You will be charged the normal telecommunication taxes, but that is it *Back to pitch...*

Does switching cost me anything?

- We don't charge you a switch fee. Your local phone company may charge you a small one-time switching fee which we will be happy to reimburse you if you call us after you incur the charge *Back to pitch...*

Why was I Qualified/selected?

- You were selected because customers in your area have an excellent record with our company.
- Our lead generation system selects potential customers that are able to use our service.
- I don't know, you were on my list.

Kurtis Kintzel
COB

ATTACHMENT 8

1 Q. Okay.

2 A. So I would certainly try to give my
3 input. Like recently we modified the script to
4 add the intrastate rates, within the state rates,
5 because we hadn't had that on the scripts. And I
6 discovered that some of our service challenges or
7 people canceling were in direct relation to that.
8 You know, because it's a little bit higher,
9 basically. We sell it at five cents a minute for
10 state-to- state, and it's thirteen cents per
11 minute within the state.

12 Q. Okay.

13 A. And then when they would get their
14 bill, they were like, "Hey," and they would
15 cancel because of the thirteen cents. So now we
16 put it on the scripts, and we actually sell it
17 and verify it. But I think that just started
18 this year.

19 MR. HARKRADER: Let's take a
20 five-minute break.

21 (A short break was taken.)

ATTACHMENT 9

1 people may have been turned over. Some may have
2 quit or been fired or been replaced, I don't
3 know. But I think they had roughly four people
4 in there at our highest production time period
5 and maybe one at our lowest.

6 Q. With respect to the script that was
7 used by F&G Verification to determine that a
8 consumer had talked to a telemarketer from Buzz
9 Telecom or from Business Options, what role, if
10 any, did you have in determining what the
11 verification script looked like?

12 A. I had a role in it. I had to make
13 sure that it was satisfactory. Well, let me back
14 up. Before third-party verifications became
15 popular, we used to, as part of our telemarketing
16 arrangement, the way that it used to be is you
17 take their order and then sent them out a letter
18 describing the products they bought. And they
19 had a postcard to send back, which they had 14
20 days to respond, which is the way most
21 telemarketers operate, and we did as well. But

1 during that time, we had a verification -- maybe
2 we called it validation because verification
3 wasn't a term that was broadly used. But we
4 would have our telemarketers tape-- record the
5 verification script at the end of the phone
6 conversation, even though they were going to send
7 out the form, just for quality control purposes.
8 So at the end of the phone call, they would say,
9 "Now we are going to record." We would make them
10 understand that we were not a local exchange
11 carrier and that we were switching their
12 long-distance. And we would use that tape to
13 either train the people or really find out that
14 the consumer wanted our product or wanted to be
15 our customer.

16 So I have always had an interest in
17 the verification script. I have always had the
18 idea that I wanted a customer that wanted to be
19 our customer. If they didn't want to be a
20 customer, it was just going to be a problem for
21 us further down the road. So I have always had

1 BY MR. SHOOK:

2 Q. All right. I want to ask a few more
3 questions about F&G --

4 A. Okay.

5 Q. -- Verification. We have been talking
6 a little bit about the script that F&G used?

7 A. Uh-huh.

8 Q. And to help lead into some of the
9 other questions, you had indicated that you had
10 some role in determining what the script should
11 be. Am I remembering that right, or was it
12 somebody else?

13 A. Mr. Brzycki and myself.

14 Q. Okay. That helps. And Mr. Brzycki's
15 responsibility was to determine that the scripts
16 complied with whatever requirements the FCC had?

17 A. Yes. I think we have used a
18 verification company from Iowa to Florida to one
19 right next-door to us. And I think we always
20 wrote the script, and we had to have it reviewed
21 by Mr. Brzycki and legal counsel or whoever it

ATTACHMENT 10

Barbara Beesom Verification

Verifier: 332 Barbara Beesom

Hi, This is Tim from Great Lakes Verifications. I'm calling to verify your long distance order.

This phone call is being recorded ok?

Customer: Yes

The time is 3:31, the date is 3/6.

And your name is Barbara Beesom, correct?

Customer: Yes

You are authorized and are giving permission to Business Options to change your long distance phone distance phone service for the number 33, I'm sorry for the number 217-932-5584, is that correct?

Customer: Yes

And you do understand that the super saver long distance product is provided by BO and that Business Options is not your local phone company, Is that correct?

And you do understand that for 4.90 a month, you are guaranteed 7 cents per minute when you call state to state.

Customer: Yes

The name on your local phone bill is Doyle G. Be Beesom,

Customer: Yes

And the billing address is 5757 West 300 Street KC Illinois 62420

Customer: Yes

And then to confirm that I had spoke with you, I need the month and the day of your birth but not the year.

Customer: 9/9

9/9 ok mam

This concludes the verification thank you for your time and you have a nice day.

Customer: Ok thank you.

BUSOP 02222

ATTACHMENT 11

1 Q. Okay. Had you ever heard of an entity
2 by the name of Great Lakes Verification Company?

3 A. Yes.

4 Q. Do you know where Great Lakes
5 Verification Company is located?

6 A. It doesn't exist at this time.

7 Q. When it did exist, to your knowledge,
8 where was it located?

9 A. Right next door to where Buzz Telecom
10 currently is. I think the address is 8385
11 Louisiana.

12 Q. What kind of physical separation
13 existed between the office of Buzz Telecom and
14 Great Lakes Verification Company?

15 A. Great Lakes had its own entranceway to
16 the street. If you can picture a long office,
17 Buzz Telecom had an entrance, and Great Lakes had
18 its own entrance. There was a -- Inside of Great
19 Lakes Verification, once you got in, there was a
20 common door that would allow access into Buzz
21 Telecom and also for use of the restrooms.

1 even exist?

2 A. Yes.

3 Q. And that instead of Great Lakes
4 Verification, we should read in that "F&G?"

5 A. F&G Verifications, yes.

6 Q. So then to follow up on that, for
7 roughly a two-- year period of time you mentioned
8 that Business Options had a working
9 relationship -- a business relationship with F&G
10 Verifications, to your knowledge?

11 A. Well, his name is Alan Furmankiewicz.

12 Q. So he was the accountant?

13 A. Yes.

14 MR. HAWA: I may have the spelling of
15 his name.

16 MR. SHOOK: That would probably help.

17 MR. HAWA: I have

18 F-U-R-M-A-N-K-I-E-W-I-C-Z.

19 MR. SHOOK: Thank you.

20 BY MR. SHOOK:

21 Q. Has Mr. Furmankiewicz provided any

1 or U.S. Bell to work for F&G.

2 A. Yes.

3 Q. At any one time, how many employees
4 worked for F&G, to your knowledge?

5 A. Four.

6 Q. And do you know who it was that
7 actually hired those employees at F&G?

8 A. It would be Mr. Furmankiewicz. Now,
9 to fully give you the understanding, these
10 people's paychecks always was either a Buzz
11 Telecom paycheck or U.S. Bell paycheck.

12 Q. Even though the individuals worked for
13 F&G Verification Company, the individual's
14 paycheck came directly from U.S. Bell or Buzz
15 Telecom or Business Options, Inc.?

16 A. Yes. And that wasn't the case with
17 the processor, which was Tony Lowe, for
18 verification. He paid them, and then Mr.
19 Furmankiewicz -- maybe I was confused on his
20 definition of what employee leasing was, the term
21 he was using. Anyway, I hope I gave you the full

COURT REPORTERS, ETCetera, INC.

(202) 628-DEPO (410) 653-1115 1-800-947-DEPO (3376)

"We'll cover your job ANYWHERE in the country!"

ATTACHMENT 12

1 aware of this pick-freeze policy?

2 A. I don't know.

3 Q. Now, could you roughly describe the
4 process by which a customer actually becomes a
5 Business Options customer after the telemarketing
6 call takes place and the customer says, "Yes, I
7 want to choose Business Options."

8 A. Okay.

9 Q. Describe for me, if you can, how we
10 get from that point to the point where the
11 customer is actually receiving Business Options
12 services and then receiving a bill?

13 A. Okay. The order is written up and is
14 verified by a verification company. The
15 verification company sends the orders that were
16 successful to our data entry people. Data entry
17 then enters the customer information. And I
18 think daily or weekly an electronic file is
19 created and sent off to our underlying carrier,
20 who then would forward that file and break it out
21 into the different LEC's. And then the

1 customer's information goes to the local exchange
2 carrier, who then pick those customers to us.
3 Once the customer starts making phone calls, then
4 the call records -- the underlying carrier would
5 send them back to us. We take those calls, and
6 we assign those calls a rate and send it on to
7 USBI, who would then forward those charges to the
8 customer's local exchange carrier, and they get
9 those charges on the bill.

10 Q. Now, in terms of some of the steps
11 that you mentioned, the verifier sends the
12 information relative to the respective customer
13 back to whom? Who is it that actually physically
14 gets the information from the verifier?

15 A. I believe at the end of the day the
16 verification company -- at least how it was
17 working prior to us switching to the company in
18 Florida -- they were taking all the successful
19 customer orders and then taking them and putting
20 them in a box somewhere where the data entry
21 people can get them -- a mailbox.